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20050044425.pn.	2

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DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; PLUR=YES; OP=OR

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L7: Entry 12 of 17

File: USPT

Feb 21, 2006

US-PAT-NO: 7003480

DOCUMENT-IDENTIFIER: US 7003480 B2

TITLE: GUMP: grand unified meta-protocol for simple standards-based electronic commerce transactions

DATE-ISSUED: February 21, 2006

PRIOR-PUBLICATION:

DOC-ID

DATE

US 20020069174 A1

June 6, 2002

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APPL-NO: 09/032407 [PALM]

DATE FILED: February 27, 1998

RELATED-US-APPL-DATA:

us-provisional-application US 60039176 00 19970227

INT-CL-ISSUED:

TYPE	IPC	DATE	IPC-OLD
IPCP	G06F17/60	20060101	G06F017/60

INT-CL-CURRENT:

TYPE	IPC	DATE
CIPP	<u>G06</u> <u>Q</u> <u>30/00</u>	20060101

US-CL-ISSUED: 705/26; 705/76

US-CL-CURRENT: 705/26; 705/76

FIELD-OF-CLASSIFICATION-SEARCH: 705/26, 705/76, 705/69, 705/75, 705/78, 380/24, 380/23, 380/25, 380/21, 380/280, 723/200, 235/380, 382/100
See application file for complete search history.

PRIOR-ART-DISCLOSED:

U.S. PATENT DOCUMENTS

	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<u>4924515</u>	May 1990	Matyas et al.	380/280
<input type="checkbox"/>	<u>4941176</u>	July 1990	Matyas et al.	380/21
<input type="checkbox"/>	<u>5455407</u>	October 1995	Rosen	235/380
<input type="checkbox"/>	<u>5557518</u>	September 1996	Rosen	705/69
<input type="checkbox"/>	<u>5717989</u>	February 1998	Tozzoli et al.	705/37
<input type="checkbox"/>	<u>5764789</u>	June 1998	Pare, Jr. et al.	340/825.34
<input type="checkbox"/>	<u>5790677</u>	August 1998	Fox et al.	705/78
<input type="checkbox"/>	<u>5799086</u>	August 1998	Sudia	705/76
<input type="checkbox"/>	<u>5832089</u>	November 1998	Kravitz et al.	705/69
<input type="checkbox"/>	<u>5832100</u>	November 1998	Lawton et al.	382/100
<input type="checkbox"/>	<u>5878139</u>	March 1999	Rosen	705/75
<input type="checkbox"/>	<u>5892900</u>	April 1999	Ginter et al.	713/200
<input type="checkbox"/>	<u>5987132</u>	November 1999	Rowney	380/24

FOREIGN PATENT DOCUMENTS

FOREIGN-PAT-NO	PUBN-DATE	COUNTRY	CLASS
58168179	October 1983	JP	

OTHER PUBLICATIONS

Bruce Schneier, Applied Cryptography, 2d. (New York: John Wiley & Sons, Inc., 1996). pp. 58-59, Jan. 1, 1996. cited by examiner
Fox, B. and Beckman, B. "GUMP Grand Unified Meta-Protocols recipes for simple, standards-based financial cryptography." (Berlin: Springer-Verlag, 1997) Abstract. pp. 1-2. cited by examiner

ART-UNIT: 3622

PRIMARY-EXAMINER: Myhre; James W.

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ABSTRACT:

A method for facilitating two-party electronic commerce transactions between trading partners on an unsecure network, such as the Internet. In one example, a client makes application for registration by a financial institution in which the client has one or more accounts. The client submits satisfactory proof of identity and a public key portion for a digital signature to the financial institution. The financial institution may provide the client a one time secret by a secure route,

such as conventional mail, which can then be used by the client to show proof of its identity. The financial institution authenticates the one time secret and combines it with the client's public key in a GUMP Relationship Certificate (GRC), which it issues to the client over the network. Once issued, the GRC can be used by the client to authenticate its right to access its account(s) or other products or services at the financial institution and when conducting other electronic transactions over the network. The client digitally signs any such transaction to authenticate its right to conduct the transaction. A delegate may be enlisted by the client to negotiate the purchase of goods from a seller or for other purposes, using a GUMP Delegate Certificate. The concept can be extended to other three party transactions, such as issuing an electronic Letter of Credit (LOC).

25 Claims, 18 Drawing figures

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